

18.MEDICAL AND TRAVEL INSURANCE

Rationale

To ensure the safety and wellbeing of students studying at James Hargest College.

To ensure compliance with the Ministry of Education's Code of Practice for the Pastoral Care of International Students.

Requirements

- All International Students including members of a short term group enrolling at James Hargest College will have appropriate and current medical and travel insurance.
- Students/parents will be informed of the requirements on promotional material.
- Pre-existing conditions must be declared on their enrolment form and may not be covered. In some circumstances, providing a medical declaration is submitted, cover can be arranged.
- The requirements for insurance will also be on the Pro forma invoice and charged on the original invoice.
- It is the strong preference of the school that insurance be organised by James Hargest College unless schemes are approved from well established Agents. When this is the case, the Agent should provide details, in English, prior to departure of the student, for verification by the International Student Director. We will endeavour to establish that:
 - The insurer/re-insurer is a reputable and established company with substantial experience in the Travel Insurance business,
 - The Insurer is able to provide emergency 24-hour, seven day per week cover,
 - The student has purchased the cover for the duration of the student visa. The certificate and policy wording must also detail medical sums insured, repatriation benefits etc.
- A copy of the Policy will be kept on file at James Hargest College.
- A copy of the insurance policy organised by James Hargest College will be sent to the student.
- Where a group/individual is not in possession of an appropriate and current medical and travel insurance policy
James Hargest undertakes to:
 - Advise the group/individual of the medical and travel insurance requirement.
 - Provide the group/individual with a default policy which meets the requirements of the Code of Practice Guidelines. The cost of the insurance will be met by the group/individual.
- Details of insurance policies are kept in the student's file. For each student, the name of the insurer and policy number start and end dates will be documented.
- The Kamar database is established to flag student whose policies are about to expire.
- The International Administrator is responsible for ensuring all insurance is arranged in advance and renewed prior to the expiry date, apart from insurance taken out by the agent.

Ratified by Board of Trustees

8th July 2021